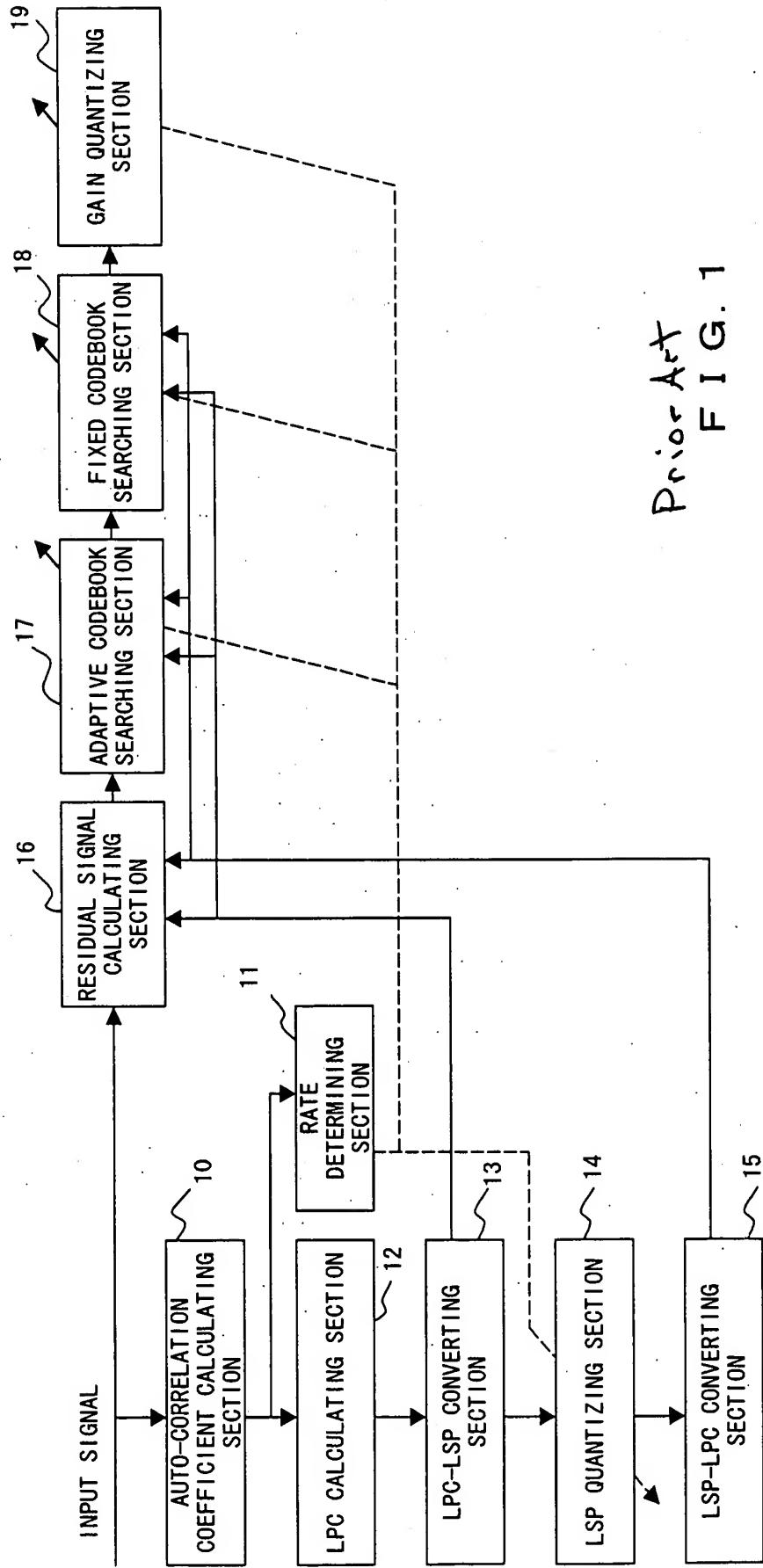




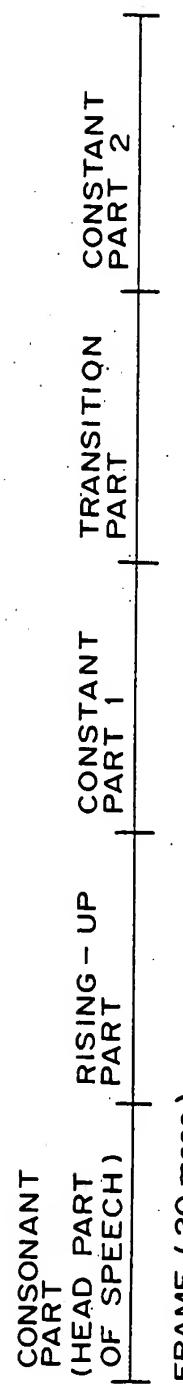
CHANGES  
APPROVED  
- m8  
09/25/02



Prior Art FIG. 1



FIG. 14 A



RATE INFORMATION  
rate

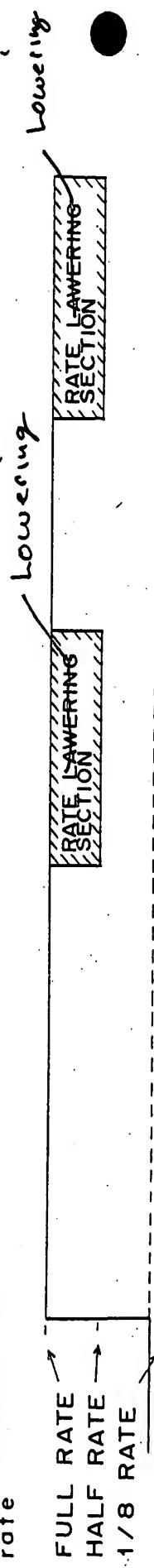


FIG. 14 C